THE BROKEN (BENEFIT) CLUB.—A Tale for the Working Classes, and their Friends
By a SECRETARY.
(From Elsa Cook's London Journal.)
Every man and woman should read this interesting narrative, a copy of which will be forwarded free, to any part of the kingdom, on receipt of a penny-postage stamp, by Mr. SWINEY, No. 6, Mercer-gate street, London.

LITERARY GAZETTE.—NOTICE to ADVERTISERS.—Advertisements intended for the next No. of the LITERARY GAZETTE are requested to be sent to the Office by SIX o'clock on the evening of Thursday, to be in time for insertion.
As the Address, to be delivered in Belfast on Wednesday evening next by the President of the British Association, will be given in extenso, the paper will be enlarged to Twenty-four pages, and an additional number will be circulated.
REEVE and CO. 5, Henrietta street, Covent Garden.

This day is published, price 1s.
HINTS TO RAILWAY TRAVELLERS and COUNTRY VISITORS TO LONDON.
By AN OLD STAGER.
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This day is published, price One Shilling,
THE ART of MINIATURE PAINTING; comprising Instructions necessary for the acquirement of that Art.
By CHARLES WILLIAM DAY.
With numerous Illustrations in Wood, engraved by DALZIEL.
London: WINSOR and NEWTON, 38, Rathbone-place; and sold by all Booksellers and Artists' Colourmen.

AERONOMIC, 1852.—Now ready, the REPORT of the AERONOMIC ASSOCIATION, exhibiting its sanitary report and views, and its general practical utility, public and domestic.
Published by A. VARNHAM, 61, Bedford-street, Strand; to be had at the office of the Association, 8 Upper Dorset-street, Bryanston-square, and of all booksellers in town and country.
The systems developed in the above report was thoroughly investigated and minutely criticised, with the following favourable results:—"Contains a great deal of very useful information and much interesting matter to all who enjoy a seat by their own friends."—*Lobscurry Gazette.*

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ARCHITECTURAL DETAILS and PRACTICAL CONSTRUCTION.—A SPECIAL CLASS at the DEPARTMENT of PRACTICAL ART, Marlborough House, Pall Mall, London, is conducted by C. J. RICHARDSON, Esq. M.I.B.A.
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2. Architectural Details, as, Architraves, Doors, Mouldings, Panels, Pilasters, Soffits, &c.; and the preparation of Working Drawings of the various members of Architectural Construction.
3. Isography, or the Science of Planning; Skiagraphy, or the Projection of Shadows; and Plain and Geometrical Perspective applied to the same purposes.

This Class meets at Marlborough House on every evening in the week, except Saturday, from half past six to nine o'clock.

FEES.

Students who enter this Class, having obtained from the Head Master of any School of Ornamental Art a Certificate of having passed through the first five stages in the course of instruction of those Schools, are admitted on the payment of a fee of	1s. per Month for the Evening, and 2s. for the Morning

All other Students are admitted on the payment of a fee of 2s. per Month for the Evening, and 1os. per Month for the Morning.
Applicants for admission to these Classes are required to submit specimens of their ability to Mr. Richardson, and can do so on any evening, except Saturday, from half past six until nine o'clock.
Morning Classes will be formed to attend on two days in the week, as soon as a sufficient number of applicants have signified their desire to enter such Classes. All persons wishing to join them must apply, personally, to Mr. RICHARDSON, at the hours above named, or by letter to the Secretary, at Marlborough House.
By order of the Board of Trade,
WALTER RUDING DEVEREELL, Secretary.

TO ARCHITECTS.
COMPETITION and other DRAWINGS.—Mr. THOMAS S. BOYS, Member of the New Society of Painters in Water Colours, and author of "The Picturesque Architecture of Paris, Ghent, Antwerp, Rouen," &c. (and "London as it is") offers his services in Tinting Backgrounds, Landscapes, Perspective Views, Interiors, &c. From the long experience he has had in such subjects, he is fully aware of the points essentially necessary to be attended to. Drawings and designs lithographed in a superior manner.—Address, Mr. BOYS, 18, Albany-street, Regent's park.

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MERCHANT'S & TRADESMAN'S MUTUAL LIFE ASSURANCE SOCIETY, 4, Chatham-place, Blackfriars, London, and all the principal towns in the kingdom.
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The object of the Investment Department of this Institution is to open equally secure and profitable channels of investment for the surplus capital of the affluent, and the provident savings of the industrial classes of the community. To persons desirous of placing their money out at interest, but unused to seeking securities, and inexperienced in estimating their value, this Institution offers immediate facilities, and an opportunity of realising the highest rate of interest yielded by first-class securities in which alone the money deposited with the Association is employed.
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Full information and prospectuses may be obtained, on application at the Head Offices of the Association, or to the respective Agents, throughout the United Kingdom.
PETER MORRISON, Managing Director.
Applications for Agencies may be made to the Managing Director.

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Prospectuses may be had at the Office, 28, Arundel-street, corner of the Strand.
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Note.—Four new classes are now in course of formation at London, and will immediately commence operations.

CLERICAL, MEDICAL, and GENERAL LIFE ASSURANCE SOCIETY.
Notice is hereby given, that the usual Dividend of five per cent. less income-tax) on the paid-up capital of the Shares in this will be payable at the Office on and after Friday, the 30th of August inst.
The small share of Profit divisible in future among the Shareholders being now provided for, without intrenching on the amounts made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, while at the same time they will be completely free from liability, secured by an ample Proprietary Capital—and the advantages of both systems will thus be combined.
Persons assured will in future participate in the Profits in proportion to the number and amount of the Premiums paid between every Division, so that if only one year's premium be received prior to closing the books it will obtain its due share.
At the FIFTH DIVISION OF PROFITS, declared in January last, the sum of 121,128l. was added to Policies then remaining in force, which produced a Bonus varying with the different ages, from 6s. to 35 per cent on the Premiums paid, during the preceding five years; or from 2l. to 12l. 10s. per cent on the sum assured.
The next and future Bonuses may be received in cash or applied at the option of the Assured in any other way.
Credit will be given for half of the Annual Premiums on Policies for the whole of Life, for five years, at Interest, to be paid off at the expiration of that time, or earlier, or remain as a permanent charge upon the Policy.
INVALID LIVES assured at rates proportioned to the increased risk.
Medical referees paid by the Society in all cases.
Claims paid in THIRTY DAYS after proof of death.
A copy of the last Report, containing full particulars, with the New Prospectus, can now be obtained of any of the Society's agents, or by addressing a line to
GEO. H. PINCKARD, Resident Secretary.
99, Great Russell street, Bloomsbury, London.

THE YORKSHIRE FIRE and LIFE INSURANCE COMPANY. Established at York, 1824, and empowered by Act of Parliament. Capital, 500,000l.
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The attention of the public is particularly called to the terms at this Company for LIFE INSURANCES, and to the distinctions which is made between male and female lives.
Extract from the Table of Premiums for insuring 100l.

Age next birthday.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums	Age next birthday.	A MALE. Whole Life Premiums	A FEMALE. Whole Life Premiums
	£ s. d.	£ s. d.		£ s. d.	£ s. d.
16	1 7 6	1 8 4	46	3 11 6	3 15 8
17	1 8 3	1 9 0	50	4 1 9	4 13 3
18	1 11 3	1 10 0	51	4 11 6	4 7 6
20	1 14 6	1 11 6	54	5 4 0	5 14 0
25	1 17 0	1 13 6	60	6 6 0	7 12 6
30	2 0 3	1 16 9	63	7 4 0	8 9 6
35	2 5 6	1 19 9	66	8 4 0	7 10 6
40	2 8 4	2 2 10	70	10 0 4	9 7 6
45	2 12 0	2 6 4	72	11 16 8	11 5 6
50	2 19 9	2 12 0	78		13 3 9
55	3 5 3	3 17 8	80		13 15 10

* EXAMPLE.—A gentleman whose age does not exceed 40 may insure 1,000l. payable on his decease, for an annual payment of 22l. 10s.; and a lady of the same age can secure the same sum for an annual payment of 19l. 17s. 6d.
Prospectuses, with the rates of premium for the intermediate ages, and every information, may be had at the Head Office in York, or of any of the Agents.
FIRE INSURANCES
are also effected by this Company, on the most moderate terms. Agents are wanted in those towns where no appointments have been made. Applications to be made to
Mr. W. L. NEWMAN, Actuary and Secretary, York.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY. Incorporated by Special Act of Parliament, Vict. c. 33. Head Office, 28, ST. ANDREW-SQUARE, EDINBURGH.
The Report by the Directors to the TWENTY-FIRST ANNUAL MEETING, held on 4th May, showed the following to be the position of this Society:—

The Sums Assured amounted to	£3,727,487
The Annual Revenue	138,286
And the Accumulated Fund	600,331

Large Additions have been made to Policies. For example, a Policy for 1,000l. dated 1st March, 1838, becoming a claim after payment of the premium in the present year, would receive 124l. and policies of later date in proportion.
The next Triennial Allocation takes place on 1st March, 1853, when an additional Bonus will be declared.
POLICIES RENDERED INDISPUTABLE.—The Directors have arranged that Policies may, under certain conditions, be declared indisputable on any ground whatever, after being of five years' endurance, and the Assured be entitled to travel or reside beyond the limits of Europe, without payment of extra premium for such travelling or residence.
ROBERT CHRISTIE, Manager.
*** Medical Referees paid by the Society.
Forms of Proposal, and all other information, may be had direct on application at the Society's Office, 61a, Moorgate-street, London.
WILLIAM COOK, Agent.

FAIRHEAD HARBOUR COMPANY.—The ALLOTMENT of SHARES will take place on MONDAY, the 30th inst. No further applications will be received after Saturday next, the 28th inst.
DEVON, Chairman.
28, Cornhill, Aug. 20, 1852.

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